

**Information to identify the case:**

Debtor 1	<u>Glorice Jean Knight</u>	Social Security number or ITIN	xxx-xx-3290
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 20-10187-JCM			

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Glorice Jean Knight

4/15/25

**By the court:** John C Melaragno  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
  - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
  - ◆ some debts which the debtors did not properly list;
  - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
  - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
  - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
  - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Glorice Jean Knight  
Debtor

Case No. 20-10187-JCM  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-1

User: auto

Page 1 of 2

Date Rcvd: Apr 15, 2025

Form ID: 3180W

Total Noticed: 17

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 17, 2025:

Recip ID	Recipient Name and Address
db	+ Glorice Jean Knight, 407 Vermont Avenue, Erie, PA 16505-2335
15212326	+ Gerald J. Villella, Esquire, 900 State Street, Suite 310, Erie, PA 16501-1427
15212327	+ Joseph Dudzinski, 3100 Connecticut Avenue, Washington, DC 20008-5148

TOTAL: 3

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Apr 16 2025 05:10:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Apr 16 2025 05:10:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
15212324	+ EDI: LCIBAYLN	Apr 16 2025 05:10:00	Bayview Loan Servicing LLC, 4425 Ponce DeLeon, 5th Floor, Coral Gables, FL 33146-1837
15218103	EDI: DIRECTV.COM	Apr 16 2025 05:10:00	Directv, LLC, by American InfoSource as agent, PO Box 5072, Carol Stream, IL 60197-5072
15212328	^ MEBN	Apr 16 2025 01:24:30	KML Law Group PC, Suite 5000, BNY Mellon Independence Ctr, 701 Market Street, Philadelphia, PA 19106-1538
15239830	Email/PDF: resurgentbknofications@resurgent.com	Apr 16 2025 01:36:11	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15212330	Email/Text: camanagement@mtb.com	Apr 16 2025 01:27:00	M&T Bank, One Fountain Plaza, Buffalo, NY 14203
15212329	Email/Text: camanagement@mtb.com	Apr 16 2025 01:27:00	M&T Bank, P.O. Box 1288, Buffalo, NY 14240-1288
15212331	Email/Text: camanagement@mtb.com	Apr 16 2025 01:27:00	M&T Bank, P.O. Box 900, Millsboro, DE 19966
15241319	Email/Text: camanagement@mtb.com	Apr 16 2025 01:27:00	M&T Bank, PO Box 840, Buffalo, NY 14240
15236444	Email/Text: BNCnotices@dcmservices.com	Apr 16 2025 01:27:00	UPMC Health Services, PO Box 1123, Minneapolis, MN 55440-1123
15236421	Email/Text: BNCnotices@dcmservices.com	Apr 16 2025 01:27:00	UPMC Physician Services, PO Box 1123, Minneapolis, MN 55440-1123
15212332	+ EDI: VERIZONCOMB.COM	Apr 16 2025 05:10:00	Verizon, 500 Technology Drive, Weldon Springs, MO 63304-2225

District/off: 0315-1

User: auto

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Date Rcvd: Apr 15, 2025

Form ID: 3180W

Total Noticed: 17

15237986

EDI: AIS.COM

Apr 16 2025 05:10:00

Verizon, by American InfoSource as agent, PO  
Box 4457, Houston, TX 77210-4457

TOTAL: 14

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		M&T Bank
cr	*+	LVNV FUNDING, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15212325	##+	Enhanced Recovery Company, P.O. Box 57547, Jacksonville, FL 32241-7547

TOTAL: 1 Undeliverable, 1 Duplicate, 1 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 17, 2025

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 15, 2025 at the address(es) listed below:

Name	Email Address
Denise Carlon	on behalf of Creditor M&T Bank dcarlon@kmlawgroup.com
Michael S. Janin	on behalf of Debtor Glorice Jean Knight mjanjanin@quinnfirm.com slowe@quinnfirm.com;mtrayer@quinnfirm.com;mmartinucci@quinnfirm.com;Janin.MichaelR117420@notify.bestcase.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com

TOTAL: 4